# BATTLE AT MANILA.

Ansurgents Attack and Are Driven Back Ten Miles,

FILIPINO LOSS HEAVY.

It is Estimated at 2,000 Men Killed; 3,500 Wounded.

AMERICAN DEAD 35 OR 40.

Among Them Is Col. W. C. Smith, of Tennessee, a Native of Petersburg

DEWEY'S SHIPS TAKE A HAND,

They Shell the Enemy's Flanks and Do Great Execution.

DARING DEEDS OF VOLUNTEERS.

They Fight in a Way Altogether New to the Islanders.

ONSETS PRRESISTIBLE.

Aguinaldo's Men Also Battle Brave-

ly-Some of the More Savage of Them Meet Our Artillery With

Bows and Arrows.

### MANILA CASUALTIES.

Filipino Wounded...... .....3,500 American Wounded.... 40 American Missing....

Official dispatches received at Washington yesterday confirmed the news that the Filipino insurgents, under the lead of Aguinaldo, had opened hostilities upor the American forces near Manila. Their attack was inaugurated all along the American external lines Saturday night. and was undoubtedly intended as a gurprise. The Americans were not eaught napping, however, and were enabled to repulse the enemy with heavy losses. The insurgents renewed the attack several times during the night, and fought desrately, but were unable to make any permanent impression upon the American ine. Sunday morning the American forces turned the tables and advanced upon the insurgents, driving them back beyond their original lines and capturing several villages and defence works. The troops under General Otts were ably assisted in this movement by the vessels under Admiral Dewey, which did good execution on the flanks of the Filipinos. The insurgent loss in dead and wounded is reported to be very heavy. The casualties among the Americans are estimated at 78, of which about thirty-five

### HOW THE FIGHT BEGAN. Filipinos Deliberately Cross Our

Lines to Draw Our Fire. MANILA, February 6, 7:15 P. M.—Owi the area embraced in the scene Sunday's engagement, a semi-circle of fully seven miles, details regarding in lividual fighting are extremely difficult obtain. So far as can be gathered brush commenced at 8:45 on Salurday at Santa Mesa upon Filipinos who deliberately crossing the line, after ed warnings, with the evident pur he American sentry was evidently scepted as a prearranged signal, for i owed almost immediately by Hade along the entire Filipino line north side of the Pasig river. with such vigor that the Filipino fire was checked until the arrival of rein forcements. All the troops in the vicinity were harried out, and the Filipinos ceas

reinforcements came up. THE AMERICAN LINE.

At 10 o'clock the fighting was resumed e American firing line consisting of the Third Artillery, the Kansas and Montana regiments; the Minnesota Regiment, the Pennsylvanians, the Nebraskans, the sh Battery, the Idahos, the Washings, the Californians, the Fourth Caval the North Dakota and South Dakota Sixth Artillery, and the Fourteenth

The Filipinos then concentrated their forces at Culoacan, Santa Mesa, and Ganeatan, and maintained an intermitten sillade for some hours.

FILIPINOS USE ARTILLERY. They brought artillery into action at dingstan at 10:30, but only one gun annoyed the Americans to any apprecia ble extent, a howitzer, on the road beyon The Third Artillery si need the Galingatan Battery by firing guns simultaneously, which was

lasting until 3:45 A. M. when the Filipino line reopened fire. The Americans poured a terrific fire into the (CONCLUDED ON SECOND PAGE)

darkness for twenty minutes, and then there was another full until daylight, when the Americans generally advanced. DEWEY TAKES A HAND.

During the night, in response to Rear-Admiral Dewey's signals, flashed across from Cavite, the United States cruiser Charleston and the gunboat Concord, stationed at Malabon, poured a deadly fire from their secondary battery into the Filipino trenches at Calonean. After day-light the United States monitor Monadnock opened fire off Malate, and kept shelling the Filipinos' left flank, while the other vessels shelled the enemy's right flank for several hours.

ENEMY ROUTED. By 19 o'clock the Americans had appa rently completely routed the enemy, and had taken the villages of Palawnone. rently completely routed the enemy, and had taken the villages of Palawpong, Santa Mesa, Paco, Santana, San Pedro, Macorte, Pandocan, and Pasai; had de-stroyed hundreds of native huts, and had ecured possession of the water-main and reservoir, involving an advance of

The Tennesseeans joined the firing line at 10 o'clock on Sunday morning, and assisted in capturing Santa Mesa.

One of the most notable events of Sun-

s work was driving the Filipinos out of their stronghold at Paco by the re-serve, a few companies of Californians, commanded by Colonel Dubose.

The main road to the village was lined

with native huts full of Filipino sharp-shooters. After they had been firing on General King and his staff, killing a driver, and firing on an ambulance of the Red Cross Society, Colonel Dubose ordered the buts to be cleared and burned.

DARING OF CALIFORNIANS.

hurch and convent, where they made etermined stand in the upper stories, datoon of Californians stationed on reighboring bridge maintained a heav-ire on the Filipinos, but were unable to listedge them. In the face of a terrifiusillade Colonel Dubose and a few volun-eers dashed into the church, scattered coal-oil inside of it, set fire to the oil, and retired. In the mean time, Captain Dyer's Battery, of the Sixth Artillery. orded the church, dropping a dozen hells into the tower and on the roof company L and part of Company G, o Californians, charged into the church but were unable to ascend the single flight of steps leading to the story above.

FILIPINOS SMOKED OUT. After the incendiaries had retired, a company of the Idahos and the Washington Guards stationed on either side of the building picked off the Filipinos as they were smoked out. Many of the rebels, however, escaped into the brush in the rear of the church. The Americans captured fifty-three of the rebels, and during the lighting about the church twenty of fighting about the church twenty of

Some 2200 women, children, and non-sombatants were allowed to enter the American lines after promising to go to WHERE NATIVES SUFFERED MOST HEAVILY.

Another intensely exciting incident oc arred during the engagement. The rific fusiliade. The ground to-day over which they passed is covered with dead and wounded natives. The former are being buried in groups of five or six about where they lay, and the latter are being brought to the hospital. t was at this stage of the lighting and Caloacan that the Filipinos suffered

REGULARS IN TIGHT PLACE The Fourteenth Regiment (regulars)

o rush past them in order to prevent the regulars from being cut off. In the last line twelve men were killed before the Both sides cheered frequently during the fighting. The American hurrahs were almost invariably met with derisive

BOWS AND ARROWS AGAINST AR-

Among the natives, the Ygorotes were about 700 of these naked savages facing artillery are with their bows and arrows. MANILA EXCITED.

The scene at Manila when the alarm cas given on Saturday night was widely The American soldiers in th The performances were stopped Filipinos scurried everywhere, and the rattle of musketry and the booming of cannon outside the city were plainly heard. The residents on the outskirts of Manila flocked into the walled city, with their arms full of articles. All the car-riages disappeared as if by magic, the and a number of white rags were dows, and a number of white tags were hung out from Filipino huts and houses. On Sunday immense crowds of people visited the water-front, and gathered in the highest towers to watch the bombardment. There were no street cars or carriages to be seen on the streets, the latter being almost deserted.

AESOLUTE ORDER SUNDAY. The Minnesota troops, acting as police searched every native, and arrested man

of them, with the result that while ther were several attempts to assassinate American officers on Saturday, there were

OLYMPIA NEAR THE IRENE. The United States flagship Olympia neamed across the bay on Saturday and ruiser Irene and the British cruiser Na-issus, off the Mole. She is still there The Americans are determined not to give he Filipinos a chance to recuperate. The official list of dead and wou The official list of dead and wounder has not yet been submitted for publica-tion, and it is impossible, owing to the fact that the regiments are scattered, to obtain a reliable list, except from head

Two Filipino commissioners from floil ad four rebel officers were arrested her his morning, after boarding the steame Many suspects have

### rested in various parts of the city. CASUALTIES AT MANILA.

American Losses: Killed, 35; Wounded. 40; Missing, 3.

WASHINGTON, February 6 .- The im portant news in Washington to-day was the ratification of the peace treaty and for half an hour, while their own the receipt of the list of Manila casualties from General Otis.

Prompted by General Otis's promise of last night to send along the list of casualties at the carliest possible moment, the friends of the soldiers at Manila be-steged the War Department to-day, by telegram and word of mouth, for information from the scene of battle in the

Philippines. The list was long in coming, a from which it is judged that the cutting of the American telegraph wires along the front had prevented early reports from the division commanders.

A DISTURBING MESSAGE. In the mean time came a short cable gram from Admiral Dewey that caused sons temporary commotion by creating the impression that hostilities had been

renewed by the insurgents.
Up to the close of office hours, how ever, nothing had come from Genera Otis to confirm this inference, and such cablegrams as did come from him touched upon other matters entirely, so it was ssumed that there was no foundation in fact for the apprehension, and that Admiral Dewey's message was a belated one, referring to the first engagement.

Agreement Between Commissioners Accepted by Senate.

This is Only One More Than the Necessary Two Thirds.

Jones, of Nevada, Also Won Over to

Last Moment-Comment on

WASHINGTON, D. C., February 6 .nays, or one vote more than the two torial concurrence in a treaty document.

sion, and until the injunction of secrecy was removed the result was supposed to be private, but the Vice-President had no more than announced the figures before senators rushed out of every door leadin from the Senate chamber, declaring that the mistake of stating that there were UNCERTAINTY TO THE LAST.

No vote has been taken in the Sens since that on the repeal of the purchas ing clause of the Sherman law that h. been followed with as close interest was the vote of to-day. This anxiety w

motion lingered in the corridors, all waiting eagerly for the news from inside Within the chamber the interest was ever more intense.

Very few senators left the chamber except those engaged in the cloak-room in trying, on the one side, to gain vote for the treaty, and on the other to prevent a break in the ranks.

ators Gorman and Jones, the leaders of the opposition, considered their force intact. Half an hour afterward it was whispered about that Senator McEner had been won over on condition that he declaratory resolution should be adopte subsequent to the ratification resolution. When this news was confirmed it was known that ratification was assured, for

JONES, OF NEVADA, "CAVES." Senator Jones, of Nevada, went over at the last moment, making the vote on

more than was necessary.

There was no applause when the result was announced, but many senators heaved a sigh of relief and rushed from the

In advance to the voting, speeches were made by Senators Ross, Money, and Fair-banks. Senator Stewart, who had just arrived from his successful campaign i Nevada, for re-election, announced infor Nevada, for re-election and the session that in his entire trip across the Continent he had not encountered one man who was opposed to the ratification of

Senator Ross read a brief speech, an nouncing his intention to support the treaty, as in the interest of peace.

of this government, it would have pre-vented the hostile conflict at Manila. Senator Teller here interrupted the Mississippi Senator, and there was quite a lively exchange of words. Mr. Teller an-nounced his belief that the opposition to

APPEAL FOR UNANIMITY. Mr. Fairbanks spoke at some length, and his speech, being the first he had made since the debate began, was carefully listened to. He made an appeal for unanimity of action, in order that the country might present a harmonious front to the outside world in dealing with so important a question. He referred to the of hostilities at Manila, and ex

pressed the view that the ratification of the treaty would do much to prevent fur-ther bloodshed and restore quiet. Promptly at 3 o'clock the Vice-President interrupted Mr. Money, who was then speaking, to announce that the hour

prepared by Senator Vest, placing the Philippines on the same footing as Cuba In the temporary absence of Mr. Vest, it was presented by Mr. The voting on this amendment proceed-

ed quietly, and as all the senators were precent, it was soon disposed of. The votes of nenators were closely scanned for pointers on the approaching vote on the treaty itself. The only vote consid-McEnery, who voted against the amendment. Senators Jones, of Nevada; McLaurin and Kenney, voted for it. The vote was immediately announced, and pages were sent scurrying through the corridors to announce to the few senators who were not in their seats that the culminating event had arrived.

M'LAURIN'S BREAK. The call proceeded quietly until the name of Senator McLaurin was announced. He created the first stir by a speech in explanation of his vote for the This was the initial break in the

Mr. McLaurin made a brief statement in explanation of his change of position, giving the opening of hostilities in Manila as the reason for it. "I am. as I have been from the first," he said, "irrevo-

territory, and should have voted against ratification but for the news that has come to us over the cable in the past two days." He then went on to say that the attack upon our troops had brought about a new condition of affairs, and that he should vote for the treaty.

This appropriement produced a highlight

RICHMOND, VA., TUESDAY, FEBRUARY 7, 1899.

should vote for the treaty.

This announcement produced a hubbub of exclamations, for while some senators were informed that Mr. McLaurin had decided upon a change, there were many who were not in possession of this infor-mation. The announcement brought some of the opposition senators to his side with remonstrances, but he replied to them that he could not longer see his way clear to cast his vote against the

MENERY'S FLOP.

He had hardly concluded when Senator McEnery approached him with a word of congratulation, saying that he had decided upon the same course. The Louisiana Senator made no speech of explanation to the Senate, publicly announcing himself only by means of his vote.

Mr. Jones, of Nevada, did not vote on the first roll-call, but came in from the closek-room before the vote was applied. cloak-room before the vote was an nounced, and by unanimous consent made a brief and feeling speech.

JONES'S EXPLANATION. He said he was against expansion, and if he thought the ratification of the treaty meant expansion he would not vote for it, as he considered that a policy of expan-sion would prove the ruln of the country. The events in Manila during the past two or three days, in his judgment, were likely to do more to discourage expansion than anything that had happened out had, at the same time, produced a treaty necessary. He considered it a patriotic duty to vote for the treaty, and consequently cast his vote in the affirma-

THE VOTE.
With Mr. Jones's vote added, the rollall stood as follows: Yeas—Messrs. Aldrich, Allen, Allison,

Baker, Burrows, Butler, Carter, Chan-dler, Clark, Clay, Cullom, Davis, Deboo, Elkins Fairbanks, Faulkner, Foraker Frye, Gallinger, Gear, Gray, Hanna, Hansbrough, Harris, Hawley, Jones of Nevada, Kenney, Kyle, Lindsay, Lodge, McBride, McEnery, McLaurin, McMillan, Mantle, Mason, Morgan, Nelson, Penrose, Perkins, Pettus, Platt of Connecticut, Platt of New York, Pritchard, Quay, Platt of New York, Pritchard, Quay, Ross, Sawell, Shoup, Simon, Spooner, Stewart, Sullivan, Teller, Thurston, War-ren, Weilington, and Wolcott, Total 57. Nays-Messrs, Bacon, Bate, Berry, Caf-fery, Chilton, Cockrell, Daniel, Gorman, Hale, Heitfeld, Hoar, Jories of Arlansas, Mallory, Martin, Mills, Mitchell, Money, Murphy, Pasco, Pettigrew, Rawlins, Roach, Smith, Tillman, Turiey, Turner, and Vest, Total, 27. and Vest. Total, 27.
Absent and paired—Messrs, Cannon and Wilson, for, with Mr. White against, and

M'ENERY RESOLUTION. rdered that the aye and no vote be made

er the promise to that senator. News of the ratification of the treaty reached the White House almost imme lately after the announcement of the

Postmaster-General Emory Smith was with the President at the time and was the first to congratulate the President.

TREATY AT WHITE HOUSE. The President was grathled at the vote and so expressed himself. Within forty ninutes after its ratification, General Cox the Secretary of the Senate, appeared with the treaty itself, which he promptly delivered into the President's hands and

Cabinet members as they left the White House, were jubilant over the ratification and spoke of it as a great triumph.

SENATOR DANIEL ON THE OUTCOME We Have Practically Annexed the

said he regarded the ratification of the treaty of peace as meaning that we had practically annexed the Philippine Islands, and he did not see much use in adopting resolutions. He thought that if Aguinaldo had been advised to precipitate a fight at Manila, he had had very cipitate a light at Manna, he had not very unwise advisers. Senator Daniel thought that it would be only proper for the Congress to appropriate the \$20,000,000, now that the treaty is ratified. The news from Manila is said to have

been responsible for the change of atti-tude on the part of Senators McLaurin and Jones, of Nevada.

DAY ON THE RATIFICATION. President of American Commission Much Gratified-Great Fishing.

JACKSONVILLE, FLA., February 6 .-A special from Palm Beach to the Times-Inion and Citizen says: News of the ratification of the peace

treaty was handed to Judge William R. Day by a representative of the Times-Union and Citizen as he landed at the Clow Pier, after a day's fishing. He ex-Clow Pier, after a day's fishing. He ex-pressed himself as highly gratified at the As to the fighting and loss at Manila, he was very much shocked, and express-ed the hope that the reports received this

Judge Day was accompanied on the fishing trip by General Schofield and Joseph They went to the inlet in a d made one of the greatest launch and made one of the greatest hauls with hook and line that have been made on Lake Worth in years.

BRYAN ON SENATE'S ACTION. Ratification of Treaty Does Not End Fight Against Annexation.

LINCOLN, NEB., February 6.-William Bryan expressed no surprise over the ratification of the peace treaty, and com-mented briefly on the matter. When the Associated Press correspon-

dent asked him if the ratification of the treaty would end the fight against the annexation of the Philippines he said: "Not by any means. While many have thought that the fight should be made against the treaty, I have felt that the real fight is to be made for a resolution declaring the national policy. The oppo-sition to the treaty has served a useful sition to the treaty has served a useful purpose, and the opponents of the ratification made a gallant fight, but there was never any chance of defeating ratification. Now that the treaty is out of Nominations Confirmed. the way, it can be treated as a domestic question, and the line can be drawn, between those who believe in forcible annexation and those who believe that the Filipinos should be allowed to govern themselves. I have not lost faith in the themselves. I have not lost faith in the doctrine of self-government, and believe that the people will repudiate the imperialistic policy.'

Porto Rico Cabinet Dissolved. SAN JUAN, PORTO RICO, February SAN JUAN, FORTO RICO, February 6.—Governor-General Henry has ordered the dissolution of the Insular Cabinet and substitutes for it the following de-partments: State, Justice, Finance, and

Interior.
The order announces that, it having become evident to General Henry, after a careful trial of two months, that the Insular Cabinet does not correspond with American methods of progress, he de-clares its dissolution.

have. Do not get the name of Julius Sycle & Son (The Tower) mixed with any house. Read our advertisements

Transfer of Control to the New Syndicate.

Various Roads.

BALTIMORE STEAM PACKET LINE.

the Transfer-Other Local Capital-

terested in the Transaction. BALTIMORE, MD., February 6 .- Control of the railroad properties composing

the Seaboard Air-Line system and the

Baltimore Steam Packet Company was

formally transferred to the Williams syn-President Hoffman and the new owners organized by electing Mr. John Skelton Williams, of Richmond, Va., president of the Seaboard and Roanoke railroad. Raleigh and Gaston railroad, Carolina Central railroad, Raleigh and Augusta railroad, and Baltimore Steam Packet Com-

Messrs, J. W. Middendorf, R. C. Hoffman, John Gill, of Baltimore; Charles Chauncey, of Philadelphia; James H. Dooley, of Richmond, and Charles E. Johnson, of Raleigh, N. C., were elected directors of the Scaboard and Roanoke road. Messrs. Proctor and Wetmore, for, with Mr. Chauncey was a member of the old board.

Messrs, Williams and Blackford, J. W. On motion of Senator Davis it was then | Middendorf, W. A. Marburg, of Baltimore; W. W. Fuller, of New York; John Skelton Williams, of Richmond, and W. C. were opened the Senate proceeded with ton Williams, of Richmond, and W. C. egislative business, attempting to pass Stronach, of Raleigh, were elected direct the McEnery declaratory resolution, as | tors of the Raleigh and Gaston road. Mr. Stronach was a member of the old board. R. C. Hoffman, John Gill, J. W. Middendorf, W. A. Marburg, Solomon Frank, of Baltimore; Charles Chauncey, of Philadelphia; W. H. Doyle, of Norfolk, Va., and J. S. Williams, of Richmond.

the directors of the Baltimore Steam Packet Company. D. H. Thomas, H. Irving Keyser, and Henry A. Parr, of Baltimore; T. C. Willams, Jr., of Richmond; Benchan Cameron, of Stagville, N. C.; B. N. Duke, of Durham, N. C., and J. S. Williams, of Richmond, Va., were chosen directors of the Raleigh and Augusta Rallroad Com-

NO QUORUM AT HARRISBURG,

Customary Ballot, However, for Senator, Taken. EARRISBURG, PA., February 6.-There WASHINGTON, D. C., February 6.—
(Special)—Senator Daniel this evening said he regarded the ratification of the

> transacted by either branch, and imme-diately after the ballot for senator a re-cess was taken until this evening. DEADLOCK UNBROKEN. SACRAMENTO, CAL., February 6.—The ballot taken for United States senator

-day showed the deadlock unbroken. MANY ABSENTEES. LINCOLN, NEB. February 6.—There vere many absentees when the ballot for tive change in the vote.

The Senate this evening adopted a resolation congratulating President McKiney on the ratification of the treaty of NO CHOICE AT DOVER.

DOVER, DEL., February 6.-The Legis-

sture continued to ballot unsuccessfully or senator to-day. BALLOTS UNSUCCESSFUL. SALT LAKE, UTAH, February 6.-Five successful ballots for senator were

A "Spanish Nigger" Arrested.

John G. Smith, a negro storekeeper, who uns a grocery and saloon on north Thir-eenth street, near the tracks of the Chesspeake and Ohio rallway, was arrested ast night and carried to the First Police station to answer to the charge of threat-coing to kill a well-known business-man. The negro claims to be a South Amerian, and it is said be asserted yesterday accumulation. ce say that he is quiet and inoffensive and he asserts that he never thought of oing damage to any one. He was balled

Federal Buildings for the South. WASHINGTON, D. C., February 6 .-A large number of favorable reports on bublic buildings throughout the country

The bills include Bluefield, W. Va., \$50,-000: Brunswick, Ga., \$50,000: Beaumont, Tex., \$75,000; Newport News, \$75,000; Eliza-universal satisfaction of the policy-hold beth City, N. C., \$50,000; New Iberia, La., ers with the results attained, the \$50,000; Anniston, Ala., \$50,000; Bristol, dence of the insuring public in the Tenn., \$50,000; Tampa, \$100,000; Macon, servatism and care with which the

WASHINGTON, February 6 .- The Sen ite to-day confirmed the following nomi-

Postmasters: Florida-J. M. Joley, Dayn; J. H. Hibbard, Deland; T. J. Mitchell

Tennessee-G. A. McLane, Lewisburg.
Texas-W. McManis, Baird.
T. B. George, to be Collector of Customs, District of St. Augustine, Fla. Senator Vest Critically III.

(Washington Dispatch of the 4th.) Senator Vest, of Missouri, who has been n rather feeble health for some time, suffering from Bright's disease. ported in a critical condition to-day and likely to die at any moment.

before the vote is taken on Monday two Republican votes would be available for ratification, which are now paired with the Senator from Missouri. It is customary in the Senate, when a measure requires a two-thirds vote to pass, for one yote in the negative to pair with two and the public faithfully, as we always votes in the affirmative

> Facts About Champagne. G. H. Mumm's Extra Dry is made from choicest grapes and first pressings, hence its unsurpassed quality. Its importations in 1898 aggregated 86,855 cases, or 52,649 more than any other brand.

To the Members of the Northwestern Mutual Life Insurance Company:

The forty-first annual report of the ompany covers the business of the year 1808, the largest in the company's history The long period of financial depression recently experienced, and the numerous failures in other lines of business, have, in a marked degree, attracted the attention of the business world to the insti-tution of life insurance, which has passed through the panic without failure or manifestation of weakness, and afforded a clear demonstration of its absolute safety and a guaranty of its perpetuity. The unquestioned solvency and of all old-line companies having been emphasized by the events of the past few years, and being no longer a matter of doubt, the insuring public, more than ever before, is looking to the question of management, and placing its insurance mere largely with those companies which are conducted along conservative and economical lines. Discrimination in fafor of those companies which make ade-quate returns of surplus to policy-holders, thus reducing to a minimum the cost of insurance, is clearly apparent. No stronger evidence of the high standing of this company in this regard need be given than the record of its work for the last year. Without special stress or strain, without the payment of a single dollar in bonuses or extra commissions to agents, and with the rigorous enforcement of the restrictive anti-rebate and no-brokerage rules, more insurance has my previous year of the company's his The net results of the year's work

The Northwestern is a purely mutual company, each policy-houlder being a ment and equal interest in its prosperity, in proportion to the amount of insurance carried. It is the object of the management to conserve the interests of the existing membership rather than at too isting membership rather than at too great expense to extend to those outside the company the benefits enjoyed by its present members. New business in proper relative amount and at proper cost is estrable but not otherwise. rather than quantity is and always has been the primary consideration of the Northwestern, and its members have for years "received its benefits at a -a rate lower for many years than of any other company. This result that of any other company. This result has been brought about by conservative methods, by a low expense rate, by care-ful selection of risks-in a word, by ap-plying to the management of the busipractices which have proved successful

During 1898 the ratio of expense to income was but 14.13 per cent., while the average of all companies reporting to the Massachusetts department for 1897 (the latest attainable date) was 21.81 per cent. The significance of these figures is clearly shown by the statement that had this conducted its business at the same rate of expense as the average company it would have cost the policy-holders in 1898 \$1,713,208 more than it did to transact its business.

risks is also an important factor in the Not only is unusual caution practiced in the acceptance of risks in the territory covered by the operations of this company, but such territory is carefully restricted. try would be glad to avail themselves of the favorable policies and results en-joyed by members of the Northwestern, but such extension of the business would ent any compensating advantages. It has fully restrict the business to the health ful sections of the United States, thus re small vote was polled, and, as usual, there was no choice. No business was pense to old policy-holders. That this line of action is appreciated by is apparent from the fact that the Northcompanies, has become the largest purely American company, and is annually writing an amount of business very greatly in excess of that obtaine | by any other company confining its bulness to the United States.

In 1888 the death rate of the company was .95 of 1 per cent, of the mean amount of risk, while the average of all companies reporting to the Massachusetts de partment in 1897 was 1.31 per cent. The saving in expenses and death losses during 1898 is not exceptional, as approxi-mately the same superiority in this re-gard has been experienced for many ears. The question is frequently asked by intending insurers: "How does the Northwestern pay dividends so much in excess of other companies?" The for going, taken in connection with the larger interest earnings of the company, furnish a sufficient answer to the ques-tion. The income of the company during 1898 was \$22,307,407, and the total disburse endowments, etc.) were \$10,765,431.74, be the company, leaving more than onof the total income for accumulation. The average disbursements of all the companies for 1897 was 69 per cent, of the income, leaving but 31 per cent, for One of the principal items of expense

in any progressive company is the cost of new business. This expense is justi-

flable only in proportion as the business obtained is desirable and permanent. The Northwestern has been especially suc cessful not only in securing an unusually low mortality expense, but in the enduring qualities of the business written.
During 1898 the new business amounted were made to-day by the House Commit-tee on Public Bulldings and Grounds.
They will be taken up to-morrow, two days having been assigned for their con-The marked superiority of company in this respect is attributable to various causes, such as the practically dence of the insuring public in the con-servatism and care with which the assets of the company are administered, and very largely to the manner in which the business is written. Since 1892 rebating has been entirely eliminated from our work. For more than a year no brokerage business has been received, the new busi-ness being entirely written by the authorized agents of the company. The effect of the enforcement of these two rules is shown in the very unusual ratio of insurance gained to insurance written One of the principal reasons for the tre mendous lapse of business experienced by some companies is undoubtedly the fact that the business is written with a large rebate upon the first premium. Such business is notoriously expensive, is seldom renewed, and instead of being a source of profit is a source of expense t the company. The new business written in 1898 was \$72,501,490, and adding restorations, etc., as is done in the official re-The ratification or rejection of the ports of insurance commissioners, the peace treaty may depend on the result amount of the business of the company of the Senator's illness. Should be die in 1898 was \$75.675,673, the largest amount ever written by the company in a single year. The total number of policies in force is 196,022, an increase for the year of 17,560. The insurance in force amounts to \$457.712,738, an increase of \$44.631,368 during 1898. The average policy of the company amounts to \$2,335, showing the wide distribution of the company's busi-

> new business of the company will be placed upon the basis of a 3 per cent. reserve, the highest standard of solvency known to the business of life insurance.
>
> This change simply means that on and
>
> Mean temperature .......

after the date specified, new policies will be upon a basis of reserve accumulation that, if but 3 per cent, is carned upon the assets of the company, it will be able to successfully carry out every contract upon its books. In view of the fact that the average rate of interest carned upon the mean invested assets of the company for the last five years is considerably in excess of 5 per cent, the change in reserve calculation may seem to some pro-mature and unnecessary. Owing to the fact, however, that policy contracts of the company run many years into the future, it has been thought wise to put them upon a basis of stability which shall be beyond possible question. ness now upon the books will not be dis-turbed, since no question exists as to the ability of the company to complete its change the old business to a 3 per cent, reserve basis would require the transfer from surplus account to reserve account of several millions of dollars, a step of doubtful propriety unless absolutely required, and certainly no such necessity exists or is likely to arise in the future. The adoption of the 3 per cent, reserve basis for accumulation necessitates a slightly increased premium. It is not, however, anticipated that the average cost of the insurance for a term of years will be increased, as upon either basis of reserve the surplus earnings are returned in the form of dividends, and assuming the same rate, the surplus arising from interest will be greater upon a 3 per cent. than upon a 4 per cent. basis.

Simultaneously with the adoption of the 3 per cent. reserve basis, new forms of policies will go into effect. These poli-cles, it is believed, will be found to pos-sess an adaptability to change in cur-cumstances, of the insured and benefi-ciary, not contained in any other policies ssued, thus covering contingencies not isually embraced in one contract. It is the intention to furnish to the insured, just so far as is consistent with the salety of the company and the general good of ts policy-holders, everything desirable in

During the forty years covered by the operations of the company the interest traings on the invested assets have been sufficient to pay all the expenses of conducting the business and leave a margin of profit to the policy-holders of nearly twenty-three millions of dollars. This remarkable showing was made possible only by the most rigid economy of management and conservative investments. During the past year the increase in assets added to payment to policy-holders ex-ceeds the premiums received by \$2,722,-656.12, the largest gain ever made in a single year, showing that there is no reason to anticipate material decline in the ability of the company to secure favorable results for policy-holders. While it is a fact that the average rates of interest obtained are lower than formerly, and the possibility of a still lower rate exists, it is also a fact that any decline in surplus interest is likely to be largely met by increasing savings in expense an mortality resulting from conservatism in management and care in the acceptance of risks. Especial attention is asked to the class of assets in which the funds of the company are invested, and their superfor character will be apparent upon

examination. The new business for the year 1838 of the Virginia and North Carolina general agency was the largest in its history of twenty-one years. Applications for agen-cies in the above States should be ad-dressed to T. A. Cary, 1201 Main street,

To the Public: The public is hereby warned against

charging goods against our account without a written JULIUS MEYER'S SONS. To the Public: We have never advertised that we are roing out of business. We are going to emain in Richmond and serve our friends

and the public faithfully, as we always have. Do not get the name of Julius cycle & Son (The Tower) mixed with any other house. Read our advertise

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on Fine Diamonds, Watches, and Jewelry, With the recently aroused interest in il matters pertaining to our navy, octhe naval encounters of our previous wars. To the February number of the New England Magazine Mr. Frank Stedman Alger contributes an account of the duel between the Congress and the Merrimac in Hampton Roads, in the spring of 1862. This article possesses additional inas the personal narrative of an eye-witness, a gunner on the Congress, whose story Mr. Alger here repeats. Warren F. Kellogg, 5 Park Square, Bos-

The Nowlan Company

are offering a special discount this week on Solid Sterling Silver Toilet Articles, Noveities, &c.

One Fare for the Round-Trip, Account Mardi Gras Carnivals New Orleans, La., February 7-14, 1899; Birmingham, Ala., February 13-14; Mobile, Ala., February 13-14,

Account of the Mardi Gras Carnivals at New Orleans, Birmingham, and Mobile on the above dates, the Southern railway will sell tickets to these points at one first-class fare for the round trip.

Tickets will be sold February 7th to 13th inclusive; final limit of all tickets.

February 23, 1899.

The Southern railway is the short and quick route to New Orleans, Birmingham, and Mobile from this section, and ope-rates double daily limited train service in both directions, with elegant dining-car service on both trains-1. e., the United States Fast Mail and Washington and Southwestern Limited—operated daily between New York, Washington, Virginia and Carolina points, and New Orleans, with sleeping-cars and thoroughfare-cars going through to New Orleans without change. Only one night on the road be-tween Richmond and the above points. For detail information apply to agents Southern railway, or city ticket office, No. 903 east Main street, Richmond, Va. Baggage called for and checked from residence to destination by Richmond

Transfer Company. C. W. WESTBURY, Travelling Passenger Agent Richmond, Va.

If you suffer from looseness of nowels, Angestura Bitters will surely of our. Beware of counterfeits and ask the grouine article, prepared by Dr. of counterfeits and ask for article, prepared by Dr. J.

## The Weather.

WASHINGTON, February 4-SNOW Forecast for Tuesday:

For Virginia-Snow in northern, rain in southern, portion, probably followed by clearing weather, except on the coast; fresh to brisk northerly

followed by clearing weather, except on the coast; colder, fresh winds, becoming northwesterly.

For North and South Carolina-Rain,

THE WEATHER IN RICHMOND YES-TERDAY, with rain, snow, and sleet, was exceedingly disagreeable. State of thermometer:

9 A. M...... On and after February 1, 1899, all the town business of the company will be town business of the company will be town business of a 3 per cent. 12 night......

winds.

About midnight there was a full in the

VOTE, 57 YEAS TO 27 NAYS.

M'ENERY AND M'LAURIN YIELD,

Support of the Convention at the

The treaty of peace negotiated between the commissioners of the United States and Spain at Paris was to-day ratified by the United States Senate-57 year to I

due not only to the magnitude of the Washingtons and Idahos and Companies
M and H, of the Californians, made
charges across the rice-fields between
Santana and Paco in the face of a terMany of the yast throng which was Many of the vast throng which wa turned from the galleries after the door were closed in response to Senator Davis

> M'ENERY WON OVER. Senators Aldrich, Lodge, and Elkins, who have given their especial attention to securing the necessary vote to ensure ratification, were doubtful of the result when the secret session began, while Senators Gorman and Jones, the leaders of

Senator McLaurin had already announced his intention to vote for the treaty, in view of the condition of affairs at Manila.

chamber to give the news to the waiting FINAL SPEECHES.

THE MANILA BATTLE. Senator Money relterated his opposition to the treaty, and made a last plea for modification of the agreement. He as-serted that if the friends of the treaty had agreed to a modifying resolution, the one on Sunday. Absolute order was saintained.

Vote could have been reached much sooner, and that, as it would have carried assurance of pacific intentions on the part

the treaty was responsible for the Mantla battle, and Mr. Money declared this view

had arrived for a vote. BUT ONE AMENDMENT OFFERED. But one amendment was offered, that

ered as at all significant of a change favorable to the treaty was that of Mr.

ranks of the opposition. been from the first," he said, "irrevo-cably opposed to the expansion of our on Solid Sterling Silverware.

To the Public: We have never revertised that we are geing out of business. We are going to remain in Richmond and serve our friends

carefully. The Nowlan Company